AMENDMENTS TO THE CLAIMS

1. (original) A method for determining information about a consumer prior to enabling the vending of a good or service from a machine, comprising:

   (a) receiving a form containing information about the consumer at the machine;

   (b) optically analyzing the form to electronically determine information about the consumer; and

   (c) enabling the vend on the basis of the information.

2. (original) The method of claim 1, wherein the form is selected from the group consisting of an identification card, a driver's license, a social security card, and a passport.

3. (original) The method of claim 1, wherein optically analyzing the form comprises scanning the form to produce an image and comparing the image to image templates.

4. (original) The method of claim 3, wherein the image templates are transmitted to the machine by a system.

5. (original) The method of claim 1, wherein the determined information is selected from the group consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

6. (original) The method of claim 5, wherein vending is enabled if the consumer is of a suitable age to purchase the good or service.

7. (original) The method of claim 1, wherein the machine is selected from the group consisting of a vending machine, an automatic teller machine, a cash register, and a gas pump.

8-33. (canceled)

34. (currently amended) A system, comprising:

(a) at least one terminal containing a form reader [capable of] for taking an optical image of a consumer identification form; and

(b) at least one memory device within the at least one terminal for storing templates to assist in the analysis of the optical image to determine consumer information therefrom.

35.   (original) The system of claim 34, further comprising a server in communication with the at least one terminal.

36.   (original) The system of claim 35, wherein the server provides the templates to the memory device.

37.   (original) The system of claim 35, wherein the server receives data from the terminal.

38.   (currently amended) The system of claim 37, wherein the data is selected from the group consisting of [DEX] Direct Exchange information, information concerning the contents of the terminal, consumer account information, and consumer credit card information.

39.   (currently amended) The system of claim 34, wherein the at least one terminal is a vending machine, and further comprising an enabling circuit for receiving the consumer information to enabl[ing]e the vending of goods or services from the terminal.

40.   (original) The system of claim 34, wherein the consumer information is selected from the groups consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

41.   (original) The system of claim 34, wherein the at least one terminal is a gas pump, and further comprising an enabling circuit for receiving the consumer information and enabling the vending of gasoline from the terminal accordingly.

42.   (original) The system of claim 41, wherein the consumer information comprises information indicative of the validity of the consumer's driver's license.

43.   (original) The system of claim 35, further comprising at least one integrated system in communication with the server.

44.   (original) The system of claim 43, wherein the integrated system is selected from the group consisting of credit card databases, governmental law enforcement databases, consumer reporting agency databases, and financial services system databases.

45.   (currently amended) The system of claim 35, wherein the server [is capable of] communicat[ing]es with a plurality of consumer accounts accessible in accordance with the consumer information.

46.   (original) The system of claim 35, wherein the system comprises at least two different types of terminals.

47.   (original) The system of claim 46, wherein the types of terminals are selected from the group consisting of a vending machine, an automatic teller machine, a cash register, and a gas pump.

48-57. (canceled)

58.   (currently amended) A method for allowing a consumer to pay for a good or service having a purchase price at a vending machine using a system, the method comprising:

    (a) receiving at the system consumer account registration information to establish at least one electronic consumer account accessible by the system;

    (b) receiving a form containing information about the consumer into the vending machine, wherein the form does not comprise a credit or debit card;

    (c) optically analyzing the form to electrically determine information about the consumer; and

(d) using the information to electronically charge the purchase price from the at least one consumer account.

59.   (original) The method of claim 58, wherein establishing an electronic consumer account comprises communicating with the system using a computerized user interface.

60.   (original) The method of claim 58, wherein the form is selected from the group consisting of an identification card, a driver's license, a social security card, and a passport.

61.   (original) The method of claim 58, wherein optically analyzing the form comprises scanning the form to produce an image and comparing the image to image templates.

62.   (original) The method of claim 58, wherein the determined information is selected from the group consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

63.   (original) The method of claim 58, wherein the at least one consumer account comprises a credit card account.

64.   (original) The method of claim 58, wherein the at least one account resides on an integrated system in communication with the system.

65.   (currently amended) The method of claim 58, wherein the at least one account comprises a plurality of accounts, and further comprising allowing the consumer to select one of the plurality of accounts prior to [step (d)] using the information to electronically charge the purchase price from the at least one consumer account.

66.   (original) The method of claim 58, further comprising enabling the consumer to enter a private key prior to charging the at least one consumer account.

67-77. (canceled)

78.   (currently amended) A system for accessing at least one consumer account registered with a system, comprising:

(a) at least one terminal for receiving a form containing information about a consumer and for producing an optical image of the form, <u>wherein the form does not comprise a credit or debit card</u>;

(b) a program for analyzing the optical image and determining consumer information therefrom; and

(c) at least one integrated system in communication with the system which contains at least one consumer account, wherein the at least one consumer account is accessible using the determined consumer information.

79.   (original) The system of claim 78, further comprising a user interface to allow the at least one consumer account to be preregistered with the system.

80.   (original) The system of claim 78, wherein the form is selected from the group consisting of an identification card, a driver's license, a social security card, and a passport.

81.   (original) The system of claim 78, wherein the program compares the image to image templates.

82.   (original) The system of claim 78, wherein the determined information is selected from the group consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

83.   (original) The system of claim 78, wherein the at least one consumer account comprises a credit card account.

84.   (original) The system of claim 78, further comprising a server disposed between and in communication with the at least one terminal and the at least one integrated system.

85. (original) The system of claim 78, wherein the system comprises at least two different types of terminals.

86. (original) The system of claim 85, wherein the types of terminals are selected from the group consisting of a vending machine, an automatic teller machine, a cash register, and a gas pump.

87-175. (canceled).

176. (new) A method for determining information about a consumer prior to enabling the vending of a good or service from a machine, comprising:

    (a) receiving a form containing information about the consumer at the machine, wherein the form is one of a plurality of different types of forms receivable by the system;

    (b) optically analyzing the form to electronically determine which type of form has been received by the system and to electronically determine information about the consumer; and

    (c) enabling the vend on the basis of the information.

177. (new) The method of claim 176, wherein the form is selected from the group consisting of an identification card, a driver's license, a social security card, and a passport.

178. (new) The method of claim 176, wherein optically analyzing the form comprises scanning the form to produce an image and comparing the image to image templates.

179. (new) The method of claim 178, wherein the image templates are transmitted to the machine by a system.

180. (new) The method of claim 176, wherein the determined information is selected from the group consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

181. (new) The method of claim 180, wherein vending is enabled if the consumer is of a suitable age to purchase the good or service.

182. (new) The method of claim 176, wherein the machine is selected from the group consisting of a vending machine, an automatic teller machine, a cash register, and a gas pump.

183. (new) A method for determining information about a consumer prior to enabling the vending of a good or service from a machine, comprising:

    (a) receiving a form containing information about the consumer at the machine;

    (b) optically analyzing the form using optical character recognition algorithms to electronically determine information about the consumer; and

    (c) enabling the vend on the basis of the information.

184. (new) The method of claim 183, wherein the form is selected from the group consisting of an identification card, a driver's license, a social security card, and a passport.

185. (new) The method of claim 183, wherein optically analyzing the form comprises scanning the form to produce an image and comparing the image to image templates.

186. (new) The method of claim 185, wherein the image templates are transmitted to the machine by a system.

187. (new) The method of claim 183, wherein the determined information is selected from the group consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

188. (new) The method of claim 187, wherein vending is enabled if the consumer is of a suitable age to purchase the good or service.

189. (new) The method of claim 183, wherein the machine is selected from the group consisting of a vending machine, an automatic teller machine, a cash register, and a gas pump.

190. (new) A system, comprising:
>   (a) at least one terminal containing a form reader for taking an optical image of a consumer identification form, wherein the form is one of a plurality of different types of forms receivable by the system; and
>   (b) at least one memory device within the at least one terminal for storing templates to assist in the analysis of the optical image to determine which type of form has been received by the system and to determine consumer information therefrom.

191. (new) The system of claim 190, further comprising a server in communication with the at least one terminal.

192. (new) The system of claim 191, wherein the server provides the templates to the memory device.

193. (new) The system of claim 191, wherein the server receives data from the terminal.

194. (new) The system of claim 193, wherein the data is selected from the group consisting of DEX information, information concerning the contents of the terminal, consumer account information, and consumer credit card information.

195. (new) The system of claim 190, wherein the at least one terminal is a vending machine, and further comprising an enabling circuit for receiving the consumer information to enabling the vending of goods or services from the terminal.

196. (new) The system of claim 190, wherein the consumer information is selected from the groups consisting of the consumer's age, date of birth, name, address, identification number, driver's license number, social security number, and passport number.

197. (new) The system of claim 190, wherein the at least one terminal is a gas pump, and further comprising an enabling circuit for receiving the consumer information and enabling the vending of gasoline from the terminal accordingly.

198. (new) The system of claim 197, wherein the consumer information comprises information indicative of the validity of the consumer's driver's license.

199. (new) The system of claim 191, further comprising at least one integrated system in communication with the server.

200. (new) The system of claim 199, wherein the integrated system is selected from the group consisting of credit card databases, governmental law enforcement databases, consumer reporting agency databases, and financial services system databases.

201. (new) The system of claim 191, wherein the server is capable of communicating with a plurality of consumer accounts accessible in accordance with the consumer information.

202. (new) The system of claim 191, wherein the system comprises at least two different types of terminals.

203. (new) The system of claim 202, wherein the types of terminals are selected from the group consisting of a vending machine, an automatic teller machine, a cash register, and a gas pump.